

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In Re Application of:

**Sheyda Mostowfi**

Serial No.:

**10/715,014**

Filed:

**November 17, 2003**

For:

**Debt Collecting and Financing Method**

Group Art Unit:

**3692**

Examiner:

**Graham, Clement B.**

Docket No.:

**821922-1010**

**SECOND RESPONSE**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Applicant submits the following amendments and remarks to the non-final Office Action mailed from the United States Patent and Trademark Office on April 29, 2008 (Paper No. 20080415).

**AUTHORIZATION TO DEBIT ACCOUNT**

It is not believed that additional fees are required, beyond those which may otherwise be provided for in the documents accompanying this paper. However, in the event that additional fees are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. §1.136(a), and any fees required (including fees for net additions of claims) are hereby authorized to be charged to 20-0078.